Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

2017

Insolvency Statistics in Canada

Third Quarter of 2017

Canada

List of Tables

Table 1: Total Insolvencies 1
Table 2: Insolvencies Filed by Consumers 2
Table 3: Insolvencies Filed by Businesses 3
Table 4: Insolvencies by NAICS Economic Sectors, Canada 4
Table 5: Insolvencies Filed by Consumers by Economic Region (ER) 6
Table 6: Insolvencies Filed by Businesses by ER 13
Table 7: Insolvencies Filed by Consumers by Census Metropolitan Area (CMA) ... 20
Table 8: Insolvencies Filed by Businesses by CMA 23

Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

NAICS: North American Industry Classification System.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Newfoundland and Labrador	**599**	**655**	**601**	**-8.5**	**-0.3**	**2,434**	**2,322**	**4.8**
Bankruptcies	314	381	386	-17.6	-18.7	1,396	1,568	-11.0
Proposals	285	274	215	4.0	32.6	1,038	754	37.7
Prince Edward Island	**169**	**167**	**209**	**1.2**	**-19.1**	**712**	**838**	**-15.0**
Bankruptcies	100	113	134	-11.5	-25.4	432	527	-18.0
Proposals	69	54	75	27.8	-8.0	280	311	-10.0
Nova Scotia	**1,496**	**1,566**	**1,593**	**-4.5**	**-6.1**	**5,906**	**5,922**	**-0.3**
Bankruptcies	994	1,104	1,090	-10.0	-8.8	4,032	4,172	-3.4
Proposals	502	462	503	8.7	-0.2	1,874	1,750	7.1
New Brunswick	**1,126**	**1,197**	**1,111**	**-5.9**	**1.4**	**4,479**	**4,370**	**2.5**
Bankruptcies	632	724	715	-12.7	-11.6	2,659	2,880	-7.7
Proposals	494	473	396	4.4	24.7	1,820	1,490	22.1
Quebec	**10,311**	**11,422**	**10,726**	**-9.7**	**-3.9**	**43,681**	**45,586**	**-4.2**
Bankruptcies	5,823	6,497	6,157	-10.4	-5.4	24,607	26,060	-5.6
Proposals	4,488	4,925	4,569	-8.9	-1.8	19,074	19,526	-2.3
Ontario	**9,397**	**10,300**	**9,694**	**-8.8**	**-3.1**	**39,225**	**41,071**	**-4.5**
Bankruptcies	3,783	4,376	4,178	-13.6	-9.5	16,273	18,082	-10.0
Proposals	5,614	5,924	5,516	-5.2	1.8	22,952	22,989	-0.2
Manitoba	**644**	**637**	**635**	**1.1**	**1.4**	**2,604**	**2,546**	**2.3**
Bankruptcies	345	346	361	-0.3	-4.4	1,376	1,423	-3.3
Proposals	299	291	274	2.7	9.1	1,228	1,123	9.3
Saskatchewan	**823**	**853**	**789**	**-3.5**	**4.3**	**3,220**	**2,912**	**10.6**
Bankruptcies	332	419	371	-20.8	-10.5	1,465	1,489	-1.6
Proposals	491	434	418	13.1	17.5	1,755	1,423	23.3
Alberta	**3,331**	**3,426**	**3,278**	**-2.8**	**1.6**	**13,414**	**12,743**	**5.3**
Bankruptcies	1,210	1,343	1,305	-9.9	-7.3	5,251	5,338	-1.6
Proposals	2,121	2,083	1,973	1.8	7.5	8,163	7,405	10.2
British Columbia	**2,397**	**2,660**	**2,595**	**-9.9**	**-7.6**	**10,134**	**11,405**	**-11.1**
Bankruptcies	961	1,190	1,125	-19.2	-14.6	4,361	5,152	-15.4
Proposals	1,436	1,470	1,470	-2.3	-2.3	5,773	6,253	-7.7
Northwest Territories	**24**	**16**	**19**	**50.0**	**26.3**	**68**	**66**	**3.0**
Bankruptcies	18	10	9	80.0	100.0	43	36	19.4
Proposals	6	6	10	0.0	-40.0	25	30	-16.7
Yukon	**8**	**8**	**13**	**0.0**	**-38.5**	**33**	**51**	**-35.3**
Bankruptcies	3	7	7	-57.1	-57.1	16	26	-38.5
Proposals	5	1	6	400.0	-16.7	17	25	-32.0
Nunavut	**0**	**0**	**1**	**n/a**	**-100.0**	**2**	**11**	**-81.8**
Bankruptcies	0	0	1	n/a	-100.0	0	5	-100.0
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Canada	**30,325**	**32,907**	**31,264**	**-7.8**	**-3.0**	**125,912**	**129,843**	**-3.0**
Bankruptcies	**14,515**	**16,510**	**15,839**	**-12.1**	**-8.4**	**61,911**	**66,758**	**-7.3**
Proposals	**15,810**	**16,397**	**15,425**	**-3.6**	**2.5**	**64,001**	**63,085**	**1.5**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Newfoundland and Labrador	**592**	**646**	**595**	**-8.4**	**-0.5**	**2,398**	**2,297**	**4.4**
Bankruptcies	308	373	381	-17.4	-19.2	1,369	1,550	-11.7
Proposals	284	273	214	4.0	32.7	1,029	747	37.8
Prince Edward Island	**167**	**163**	**206**	**2.5**	**-18.9**	**699**	**823**	**-15.1**
Bankruptcies	98	111	131	-11.7	-25.2	422	517	-18.4
Proposals	69	52	75	32.7	-8.0	277	306	-9.5
Nova Scotia	**1,479**	**1,553**	**1,574**	**-4.8**	**-6.0**	**5,849**	**5,848**	**0.0**
Bankruptcies	980	1,092	1,073	-10.3	-8.7	3,984	4,106	-3.0
Proposals	499	461	501	8.2	-0.4	1,865	1,742	7.1
New Brunswick	**1,120**	**1,174**	**1,097**	**-4.6**	**2.1**	**4,429**	**4,303**	**2.9**
Bankruptcies	626	706	704	-11.3	-11.1	2,616	2,826	-7.4
Proposals	494	468	393	5.6	25.7	1,813	1,477	22.7
Quebec	**9,871**	**10,877**	**10,249**	**-9.2**	**-3.7**	**41,625**	**43,334**	**-3.9**
Bankruptcies	5,495	6,060	5,805	-9.3	-5.3	23,045	24,353	-5.4
Proposals	4,376	4,817	4,444	-9.2	-1.5	18,580	18,981	-2.1
Ontario	**9,182**	**10,090**	**9,477**	**-9.0**	**-3.1**	**38,351**	**40,101**	**-4.4**
Bankruptcies	3,626	4,218	4,011	-14.0	-9.6	15,638	17,352	-9.9
Proposals	5,556	5,872	5,466	-5.4	1.6	22,713	22,749	-0.2
Manitoba	**637**	**627**	**625**	**1.6**	**1.9**	**2,561**	**2,497**	**2.6**
Bankruptcies	341	337	352	1.2	-3.1	1,344	1,387	-3.1
Proposals	296	290	273	2.1	8.4	1,217	1,110	9.6
Saskatchewan	**801**	**812**	**764**	**-1.4**	**4.8**	**3,099**	**2,792**	**11.0**
Bankruptcies	314	387	350	-18.9	-10.3	1,375	1,397	-1.6
Proposals	487	425	414	14.6	17.6	1,724	1,395	23.6
Alberta	**3,283**	**3,366**	**3,243**	**-2.5**	**1.2**	**13,208**	**12,609**	**4.8**
Bankruptcies	1,182	1,302	1,278	-9.2	-7.5	5,111	5,238	-2.4
Proposals	2,101	2,064	1,965	1.8	6.9	8,097	7,371	9.8
British Columbia	**2,371**	**2,623**	**2,553**	**-9.6**	**-7.1**	**9,975**	**11,176**	**-10.7**
Bankruptcies	939	1,159	1,095	-19.0	-14.2	4,230	4,990	-15.2
Proposals	1,432	1,464	1,458	-2.2	-1.8	5,745	6,186	-7.1
Northwest Territories	**24**	**15**	**19**	**60.0**	**26.3**	**67**	**66**	**1.5**
Bankruptcies	18	9	9	100.0	100.0	42	36	16.7
Proposals	6	6	10	0.0	-40.0	25	30	-16.7
Yukon	**8**	**8**	**13**	**0.0**	**-38.5**	**33**	**51**	**-35.3**
Bankruptcies	3	7	7	-57.1	-57.1	16	26	-38.5
Proposals	5	1	6	400.0	-16.7	17	25	-32.0
Nunavut	**0**	**0**	**1**	**n/a**	**-100.0**	**2**	**10**	**-80.0**
Bankruptcies	0	0	1	n/a	-100.0	0	4	-100.0
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Canada	**29,535**	**31,954**	**30,416**	**-7.6**	**-2.9**	**122,296**	**125,907**	**-2.9**
Bankruptcies	**13,930**	**15,761**	**15,197**	**-11.6**	**-8.3**	**59,192**	**63,782**	**-7.2**
Proposals	**15,605**	**16,193**	**15,219**	**-3.6**	**2.5**	**63,104**	**62,125**	**1.6**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Newfoundland and Labrador	**7**	**9**	**6**	**-22.2**	**16.7**	**36**	**25**	**44.0**
Bankruptcies	6	8	5	-25.0	20.0	27	18	50.0
Proposals	1	1	1	0.0	0.0	9	7	28.6
Prince Edward Island	**2**	**4**	**3**	**-50.0**	**-33.3**	**13**	**15**	**-13.3**
Bankruptcies	2	2	3	0.0	-33.3	10	10	0.0
Proposals	0	2	0	-100.0	n/a	3	5	-40.0
Nova Scotia	**17**	**13**	**19**	**30.8**	**-10.5**	**57**	**74**	**-23.0**
Bankruptcies	14	12	17	16.7	-17.6	48	66	-27.3
Proposals	3	1	2	200.0	50.0	9	8	12.5
New Brunswick	**6**	**23**	**14**	**-73.9**	**-57.1**	**50**	**67**	**-25.4**
Bankruptcies	6	18	11	-66.7	-45.5	43	54	-20.4
Proposals	0	5	3	-100.0	-100.0	7	13	-46.2
Quebec	**440**	**545**	**477**	**-19.3**	**-7.8**	**2,056**	**2,252**	**-8.7**
Bankruptcies	328	437	352	-24.9	-6.8	1,562	1,707	-8.5
Proposals	112	108	125	3.7	-10.4	494	545	-9.4
Ontario	**215**	**210**	**217**	**2.4**	**-0.9**	**874**	**970**	**-9.9**
Bankruptcies	157	158	167	-0.6	-6.0	635	730	-13.0
Proposals	58	52	50	11.5	16.0	239	240	-0.4
Manitoba	**7**	**10**	**10**	**-30.0**	**-30.0**	**43**	**49**	**-12.2**
Bankruptcies	4	9	9	-55.6	-55.6	32	36	-11.1
Proposals	3	1	1	200.0	200.0	11	13	-15.4
Saskatchewan	**22**	**41**	**25**	**-46.3**	**-12.0**	**121**	**120**	**0.8**
Bankruptcies	18	32	21	-43.8	-14.3	90	92	-2.2
Proposals	4	9	4	-55.6	0.0	31	28	10.7
Alberta	**48**	**60**	**35**	**-20.0**	**37.1**	**206**	**134**	**53.7**
Bankruptcies	28	41	27	-31.7	3.7	140	100	40.0
Proposals	20	19	8	5.3	150.0	66	34	94.1
British Columbia	**26**	**37**	**42**	**-29.7**	**-38.1**	**159**	**229**	**-30.6**
Bankruptcies	22	31	30	-29.0	-26.7	131	162	-19.1
Proposals	4	6	12	-33.3	-66.7	28	67	-58.2
Northwest Territories	**0**	**1**	**0**	**-100.0**	**n/a**	**1**	**0**	**n/a**
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	**790**	**953**	**848**	**-17.1**	**-6.8**	**3,616**	**3,936**	**-8.1**
Bankruptcies	**585**	**749**	**642**	**-21.9**	**-8.9**	**2,719**	**2,976**	**-8.6**
Proposals	**205**	**204**	**206**	**0.5**	**-0.5**	**897**	**960**	**-6.6**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Agriculture, Forestry, Fishing and Hunting	**17**	**18**	**13**	**-5.6**	**30.8**	**86**	**69**	**24.6**
Bankruptcies	12	16	7	-25.0	71.4	64	51	25.5
Proposals	5	2	6	150.0	-16.7	22	18	22.2
Mining and Oil and Gas Extraction	**10**	**14**	**17**	**-28.6**	**-41.2**	**63**	**54**	**16.7**
Bankruptcies	5	11	7	-54.5	-28.6	46	34	35.3
Proposals	5	3	10	66.7	-50.0	17	20	-15.0
Utilities	**1**	**1**	**1**	**0.0**	**0.0**	**8**	**7**	**14.3**
Bankruptcies	1	1	1	0.0	0.0	6	2	200.0
Proposals	0	0	0	n/a	n/a	2	5	-60.0
Construction	**146**	**171**	**174**	**-14.6**	**-16.1**	**658**	**733**	**-10.2**
Bankruptcies	105	135	122	-22.2	-13.9	481	546	-11.9
Proposals	41	36	52	13.9	-21.2	177	187	-5.3
Manufacturing	**67**	**92**	**60**	**-27.2**	**11.7**	**320**	**327**	**-2.1**
Bankruptcies	45	72	45	-37.5	0.0	224	243	-7.8
Proposals	22	20	15	10.0	46.7	96	84	14.3
Wholesale Trade	**42**	**46**	**45**	**-8.7**	**-6.7**	**178**	**178**	**0.0**
Bankruptcies	31	36	37	-13.9	-16.2	132	140	-5.7
Proposals	11	10	8	10.0	37.5	46	38	21.1
Retail Trade	**79**	**106**	**86**	**-25.5**	**-8.1**	**392**	**493**	**-20.5**
Bankruptcies	68	77	69	-11.7	-1.4	296	365	-19.2
Proposals	11	29	17	-62.1	-35.3	97	128	-24.2
Transportation and Warehousing	**47**	**68**	**45**	**-30.9**	**4.4**	**240**	**215**	**11.6**
Bankruptcies	38	58	36	-34.5	5.6	186	169	10.1
Proposals	9	10	9	-10.0	0.0	54	46	17.4
Information and Cultural Industries	**15**	**12**	**13**	**25.0**	**15.4**	**72**	**69**	**4.3**
Bankruptcies	12	9	13	33.3	-7.7	49	62	-21.0
Proposals	3	3	0	0.0	n/a	23	7	228.6
Finance and Insurance	**15**	**17**	**15**	**-11.8**	**0.0**	**60**	**70**	**-14.3**
Bankruptcies	9	16	15	-43.8	-40.0	51	57	-10.5
Proposals	6	1	0	500.0	n/a	9	13	-30.8
Real Estate and Rental and Leasing	**37**	**39**	**39**	**-5.1**	**-5.1**	**141**	**164**	**-14.0**
Bankruptcies	25	31	30	-19.4	-16.7	98	112	-12.5
Proposals	12	8	9	50.0	33.3	43	52	-17.3

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Professional, Scientific and Technical Services	**58**	**73**	**57**	**-20.5**	**1.8**	**268**	**286**	**-6.3**
Bankruptcies	48	52	41	-7.7	17.1	212	221	-4.1
Proposals	10	21	16	-52.4	-37.5	56	65	-13.8
Management of Companies and Enterprises	**13**	**23**	**17**	**-43.5**	**-23.5**	**76**	**69**	**10.1**
Bankruptcies	12	16	8	-25.0	50.0	60	49	22.4
Proposals	1	7	9	-85.7	-88.9	16	20	-20.0
Administrative and Support, Waste Management and Remediation Services	**30**	**42**	**44**	**-28.6**	**-31.8**	**171**	**189**	**-9.5**
Bankruptcies	18	35	32	-48.6	-43.8	130	134	-3.0
Proposals	12	7	12	71.4	0.0	41	55	-25.5
Educational Services	**5**	**3**	**6**	**66.7**	**-16.7**	**38**	**34**	**11.8**
Bankruptcies	3	3	3	0.0	0.0	32	21	52.4
Proposals	2	0	3	n/a	-33.3	6	13	-53.8
Health Care and Social Assistance	**15**	**23**	**17**	**-34.8**	**-11.8**	**76**	**67**	**13.4**
Bankruptcies	12	16	13	-25.0	-7.7	58	50	16.0
Proposals	3	7	4	-57.1	-25.0	18	17	5.9
Arts, Entertainment and Recreation	**17**	**20**	**12**	**-15.0**	**41.7**	**73**	**79**	**-7.6**
Bankruptcies	10	16	9	-37.5	11.1	51	64	-20.3
Proposals	7	4	3	75.0	133.3	22	15	46.7
Accommodation and Food Services	**128**	**135**	**146**	**-5.2**	**-12.3**	**521**	**652**	**-20.1**
Bankruptcies	91	104	117	-12.5	-22.2	401	505	-20.6
Proposals	37	31	29	19.4	27.6	120	147	-18.4
Other Services (except Public Administration)	**46**	**48**	**40**	**-4.2**	**15.0**	**169**	**177**	**-4.5**
Bankruptcies	39	43	36	-9.3	8.3	139	147	-5.4
Proposals	7	5	4	40.0	75.0	30	30	0.0
Public Administration	**2**	**2**	**1**	**0.0**	**100.0**	**6**	**4**	**50.0**
Bankruptcies	1	2	1	-50.0	0.0	4	4	0.0
Proposals	1	0	0	n/a	n/a	2	0	n/a
Total	**790**	**953**	**848**	**-17.1**	**-6.8**	**3,616**	**3,936**	**-8.1**
Bankruptcies	**585**	**749**	**642**	**-21.9**	**-8.9**	**2,719**	**2,976**	**-8.6**
Proposals	**205**	**204**	**206**	**0.5**	**-0.5**	**897**	**960**	**-6.6**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Newfoundland and Labrador	**592**	**646**	**595**	**-8.4**	**-0.5**	**2,398**	**2,297**	**4.4**
Bankruptcies	**308**	**373**	**381**	**-17.4**	**-19.2**	**1,369**	**1,550**	**-11.7**
Proposals	**284**	**273**	**214**	**4.0**	**32.7**	**1,029**	**747**	**37.8**
Avalon Peninsula	340	357	298	-4.8	14.1	1,346	1,179	14.2
Bankruptcies	190	208	167	-8.7	13.8	771	681	13.2
Proposals	150	149	129	0.7	16.3	575	498	15.5
South Coast - Burin Peninsula	30	43	50	-30.2	-40.0	151	164	-7.9
Bankruptcies	15	28	37	-46.4	-59.5	101	128	-21.1
Proposals	15	15	13	0.0	15.4	50	36	38.9
West Coast - Northern Peninsula - Labrador	90	89	97	1.1	-7.2	346	393	-12.0
Bankruptcies	38	43	63	-11.6	-39.7	176	282	-37.6
Proposals	52	46	34	13.0	52.9	170	111	53.2
Notre Dame - Central Bonavista Bay	132	157	151	-15.9	-12.6	555	562	-1.2
Bankruptcies	65	94	113	-30.9	-42.5	321	459	-30.1
Proposals	67	63	38	6.3	76.3	234	103	127.2
Prince Edward Island	**167**	**163**	**206**	**2.5**	**-18.9**	**699**	**823**	**-15.1**
Bankruptcies	**98**	**111**	**131**	**-11.7**	**-25.2**	**422**	**517**	**-18.4**
Proposals	**69**	**52**	**75**	**32.7**	**-8.0**	**277**	**306**	**-9.5**
Nova Scotia	**1,479**	**1,553**	**1,574**	**-4.8**	**-6.0**	**5,849**	**5,848**	**0.0**
Bankruptcies	**980**	**1,092**	**1,073**	**-10.3**	**-8.7**	**3,984**	**4,106**	**-3.0**
Proposals	**499**	**461**	**501**	**8.2**	**-0.4**	**1,865**	**1,742**	**7.1**
Cape Breton	264	270	335	-2.2	-21.2	1,026	1,115	-8.0
Bankruptcies	149	159	193	-6.3	-22.8	580	682	-15.0
Proposals	115	111	142	3.6	-19.0	446	433	3.0
North Shore	270	288	290	-6.3	-6.8	1,115	1,063	4.9
Bankruptcies	177	220	207	-19.5	-14.5	777	742	4.7
Proposals	93	68	83	36.8	4.5	338	321	5.3
Annapolis Valley	190	199	226	-4.5	-15.9	754	894	-15.7
Bankruptcies	150	158	194	-5.1	-22.7	607	714	-15.0
Proposals	40	41	32	-2.4	25.0	147	180	-18.3
Southern	207	208	171	-0.5	21.1	763	594	28.5
Bankruptcies	137	142	110	-3.5	24.5	520	411	26.5
Proposals	70	66	61	6.1	14.8	243	183	32.8
Halifax	547	589	547	-7.1	0.0	2,189	2,185	0.2
Bankruptcies	367	414	370	-11.4	-0.8	1,500	1,560	-3.8
Proposals	180	175	177	2.9	1.7	689	625	10.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
New Brunswick	**1,120**	**1,174**	**1,097**	**-4.6**	**2.1**	**4,429**	**4,303**	**2.9**
Bankruptcies	**626**	**706**	**704**	**-11.3**	**-11.1**	**2,616**	**2,826**	**-7.4**
Proposals	**494**	**468**	**393**	**5.6**	**25.7**	**1,813**	**1,477**	**22.7**
Campbellton - Miramichi	197	227	204	-13.2	-3.4	869	831	4.6
Bankruptcies	126	131	129	-3.8	-2.3	537	545	-1.5
Proposals	71	96	75	-26.0	-5.3	332	286	16.1
Moncton - Richibucto	314	362	359	-13.3	-12.5	1,350	1,368	-1.3
Bankruptcies	162	218	233	-25.7	-30.5	768	881	-12.8
Proposals	152	144	126	5.6	20.6	582	487	19.5
Saint John - St.Stephen	305	277	255	10.1	19.6	1,071	1,036	3.4
Bankruptcies	165	162	156	1.9	5.8	598	658	-9.1
Proposals	140	115	99	21.7	41.4	473	378	25.1
Fredericton - Oromocto	188	198	167	-5.1	12.6	732	695	5.3
Bankruptcies	107	124	106	-13.7	0.9	460	478	-3.8
Proposals	81	74	61	9.5	32.8	272	217	25.3
Edmundston - Woodstock	118	109	112	8.3	5.4	409	373	9.7
Bankruptcies	67	71	80	-5.6	-16.3	255	264	-3.4
Proposals	51	38	32	34.2	59.4	154	109	41.3
Quebec	**9,871**	**10,877**	**10,249**	**-9.2**	**-3.7**	**41,625**	**43,334**	**-3.9**
Bankruptcies	**5,495**	**6,060**	**5,805**	**-9.3**	**-5.3**	**23,045**	**24,353**	**-5.4**
Proposals	**4,376**	**4,817**	**4,444**	**-9.2**	**-1.5**	**18,580**	**18,981**	**-2.1**
Gaspésie - Îles-de-la-Madeleine	100	125	96	-20.0	4.2	468	461	1.5
Bankruptcies	55	64	49	-14.1	12.2	259	252	2.8
Proposals	45	61	47	-26.2	-4.3	229	229	0.0
Bas-Saint-Laurent	229	220	223	4.1	2.7	904	933	-3.1
Bankruptcies	120	123	125	-2.4	-4.0	509	531	-4.1
Proposals	109	97	98	12.4	11.2	395	402	-1.7
Capitale-Nationale	841	865	801	-2.8	5.0	3,335	3,311	0.7
Bankruptcies	484	501	463	-3.4	4.5	1,975	2,005	-1.5
Proposals	357	364	338	-1.9	5.6	1,360	1,306	4.1
Chaudière - Appalaches	411	447	377	-8.1	9.0	1,705	1,599	6.6
Bankruptcies	263	287	243	-8.4	8.2	1,063	934	13.8
Proposals	148	160	134	-7.5	10.4	642	665	-3.5
Estrie	365	384	345	-4.9	5.8	1,544	1,564	-1.3
Bankruptcies	241	268	231	-10.1	4.3	1,009	1,045	-3.4
Proposals	124	116	114	6.9	8.8	535	519	3.1
Centre-du-Québec	262	319	265	-17.9	-1.1	1,190	1,080	10.2
Bankruptcies	160	190	159	-15.8	0.6	689	642	7.3
Proposals	102	129	106	-20.9	-3.8	501	438	14.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Montérégie	1,804	2,064	1,944	-12.6	-7.2	7,738	8,233	-6.0
Bankruptcies	966	1,114	1,087	-13.1	-10.9	4,099	4,369	-6.2
Proposals	838	950	857	-12.0	-2.5	3,639	3,845	-5.4
Montréal	1,999	2,166	2,191	-7.8	-8.9	8,376	9,143	-8.4
Bankruptcies	1,150	1,232	1,237	-6.7	-7.0	4,781	5,272	-9.3
Proposals	849	934	954	-9.4	-11.3	3,595	3,871	-7.1
Laval	496	596	533	-16.8	-6.9	2,211	2,265	-2.4
Bankruptcies	230	281	269	-18.1	-14.5	1,023	1,168	-12.4
Proposals	266	315	264	-15.6	0.8	1,188	1,097	8.3
Lanaudière	787	869	833	-9.4	-5.5	3,257	3,479	-6.4
Bankruptcies	402	450	408	-10.7	-1.5	1,683	1,788	-5.9
Proposals	385	419	425	-8.1	-9.4	1,594	1,711	-6.8
Laurentides	1,063	1,107	947	-4.0	12.2	4,203	4,215	-0.3
Bankruptcies	531	571	539	-7.0	-1.5	2,110	2,200	-4.1
Proposals	532	536	408	-0.7	30.4	2,093	2,015	3.9
Outaouais	610	717	665	-14.9	-8.3	2,635	2,720	-3.1
Bankruptcies	334	390	366	-14.4	-8.7	1,413	1,482	-4.7
Proposals	276	327	299	-15.6	-7.7	1,222	1,238	-1.3
Abitibi - Témiscamingue	145	179	179	-19.0	-19.0	708	742	-4.6
Bankruptcies	77	83	100	-7.2	-23.0	383	428	-15.2
Proposals	68	96	79	-29.2	-13.9	345	314	9.9
Mauricie	322	372	381	-13.4	-15.5	1,442	1,582	-8.8
Bankruptcies	219	242	249	-9.5	-12.0	974	1,048	-7.1
Proposals	103	130	132	-20.8	-22.0	468	534	-12.4
Saguenay - Lac-Saint-Jean	328	328	346	0.0	-5.2	1,400	1,472	-4.9
Bankruptcies	191	205	210	-6.8	-9.0	837	879	-4.8
Proposals	137	123	136	11.4	0.7	563	593	-5.1
Côte-Nord	99	100	110	-1.0	-10.0	435	457	-4.8
Bankruptcies	62	54	64	14.8	-3.1	257	276	-6.9
Proposals	37	46	46	-19.6	-19.6	178	181	-1.7
Nord-du-Québec	12	18	13	-33.3	-7.7	52	60	-13.3
Bankruptcies	8	6	8	33.3	0.0	24	37	-35.1
Proposals	4	12	5	-66.7	-20.0	28	23	21.7
Ontario	**9,182**	**10,090**	**9,477**	**-9.0**	**-3.1**	**38,351**	**40,101**	**-4.4**
Bankruptcies	**3,626**	**4,218**	**4,011**	**-14.0**	**-9.6**	**15,639**	**17,352**	**-9.9**
Proposals	**5,556**	**5,872**	**5,466**	**-5.4**	**1.6**	**22,713**	**22,749**	**-0.2**
Ottawa	959	1,058	1,001	-9.4	-4.2	3,944	3,938	0.2
Bankruptcies	460	510	521	-9.8	-11.7	1,943	2,106	-7.7
Proposals	499	548	480	-8.9	4.0	2,001	1,832	9.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Kingston - Pembroke	402	437	400	-8.0	0.5	1,671	1,672	-0.1
Bankruptcies	167	209	196	-20.1	-14.8	732	836	-12.4
Proposals	235	228	204	3.1	15.2	939	836	12.3
Muskoka - Kawarthas	299	272	266	9.9	12.4	1,129	1,234	-8.5
Bankruptcies	112	114	118	-1.8	-5.1	458	948	-16.4
Proposals	187	158	148	18.4	26.4	671	686	-2.2
Toronto	3,819	4,169	3,795	-8.4	0.6	15,648	15,962	-2.0
Bankruptcies	1,307	1,547	1,344	-15.2	-2.8	5,472	5,836	-6.2
Proposals	2,512	2,626	2,451	-4.3	2.5	10,176	10,126	0.5
Kitchener - Waterloo - Barrie	885	982	871	-9.9	1.6	3,700	3,893	-5.0
Bankruptcies	357	412	392	-13.3	-8.9	1,519	1,755	-13.6
Proposals	528	570	479	-7.4	10.2	2,184	2,138	2.2
Hamilton - Niagara Peninsula	914	1,015	1,057	-10.0	-13.5	3,871	4,611	-16.0
Bankruptcies	358	426	451	-16.0	-20.6	1,571	1,945	-19.2
Proposals	556	589	606	-5.6	-8.3	2,300	2,666	-13.7
London	585	571	627	1.1	-6.9	2,402	2,659	-9.7
Bankruptcies	236	227	271	3.5	-13.3	1,046	1,162	-10.0
Proposals	330	344	356	-4.1	-7.3	1,356	1,497	-9.4
Windsor - Sarnia	470	515	478	-8.7	-1.7	2,040	2,139	-4.6
Bankruptcies	199	260	227	-23.5	-12.3	955	1,030	-7.3
Proposals	271	255	251	6.3	8.0	1,085	1,109	-2.2
Stratford - Bruce Peninsula	110	163	166	-32.5	-33.7	600	694	-13.5
Bankruptcies	56	83	87	-32.5	-35.6	307	378	-18.8
Proposals	54	80	79	-32.5	-31.6	293	316	-7.3
Northeast	630	786	683	-19.7	-6.4	2,834	2,751	3.0
Bankruptcies	311	359	332	-13.4	-6.3	1,348	1,421	-5.1
Proposals	319	427	351	-23.2	-6.6	1,486	1,330	11.7
Northwest	122	124	133	-1.6	-8.3	513	550	-6.7
Bankruptcies	65	76	72	-14.5	-9.7	289	336	-14.0
Proposals	57	48	61	18.8	-6.6	224	214	4.7
Manitoba	637	627	625	1.6	1.9	2,581	2,497	2.6
Bankruptcies	341	337	352	1.2	-3.1	1,344	1,387	-3.1
Proposals	296	290	273	2.1	8.4	1,217	1,110	9.6
Southeast	48	54	36	-11.1	33.3	213	164	29.9
Bankruptcies	29	35	18	-17.1	52.6	131	94	39.4
Proposals	19	19	17	0.0	11.8	82	70	17.1
South Central	27	20	29	35.0	-6.9	94	80	17.5
Bankruptcies	15	12	19	25.0	-21.1	59	56	5.4
Proposals	12	8	10	50.0	20.0	35	24	45.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Southwest	72	71	72	1.4	0.0	297	297	0.0
Bankruptcies	27	35	27	-22.9	0.0	136	129	5.4
Proposals	45	36	45	25.0	0.0	161	168	-4.2
North Central	14	14	26	0.0	-46.2	65	95	-31.6
Bankruptcies	8	8	16	0.0	-50.0	35	50	-30.0
Proposals	6	6	10	0.0	-40.0	30	45	-33.3
Winnipeg	402	404	392	-0.5	2.6	1,629	1,563	3.8
Bankruptcies	222	209	232	6.2	-4.3	831	895	-7.2
Proposals	180	195	160	-7.7	12.5	798	668	18.6
Interlake	34	28	35	21.4	-2.9	131	131	0.0
Bankruptcies	18	15	20	20.0	-10.0	74	72	2.8
Proposals	16	13	15	23.1	6.7	57	59	-3.4
Parklands	22	18	11	22.2	100.0	68	87	-21.8
Bankruptcies	16	12	5	33.3	220.0	40	49	-18.4
Proposals	6	6	6	0.0	0.0	28	38	-26.3
North	15	16	24	-6.3	-37.5	64	78	-17.9
Bankruptcies	5	10	14	-50.0	-64.3	36	41	-12.2
Proposals	10	6	10	66.7	0.0	28	37	-24.3
Saskatchewan	**801**	**812**	**764**	**-1.4**	**4.8**	**3,099**	**2,792**	**11.0**
Bankruptcies	**314**	**387**	**350**	**-18.9**	**-10.3**	**1,375**	**1,397**	**-1.6**
Proposals	**487**	**425**	**414**	**14.6**	**17.6**	**1,724**	**1,395**	**23.6**
Regina - Moose Mountain	248	282	245	-8.1	0.4	1,026	911	12.6
Bankruptcies	72	113	82	-36.3	-12.2	344	365	-5.8
Proposals	174	149	163	16.8	6.7	682	546	24.9
Swift Current - Moose Jaw	55	50	62	10.0	-11.3	225	232	-3.0
Bankruptcies	26	30	38	-13.3	-31.6	119	138	-13.8
Proposals	29	20	24	45.0	20.8	106	94	12.8
Saskatoon - Biggar	280	297	236	-12.5	10.2	1,007	889	13.3
Bankruptcies	112	151	107	-25.8	4.7	494	437	13.0
Proposals	148	146	129	1.4	14.7	513	452	13.5
Yorkton - Melville	53	48	52	10.4	1.9	189	169	11.8
Bankruptcies	30	25	27	20.0	11.1	99	100	-1.0
Proposals	23	23	25	0.0	-8.0	90	69	30.4
Prince Albert	173	143	156	21.0	10.9	621	550	12.9
Bankruptcies	69	83	89	9.5	-22.5	309	330	-6.4
Proposals	104	60	67	30.0	55.2	312	220	41.8
Northern	12	10	12	20.0	0.0	28	41	-31.7
Bankruptcies	4	4	6	0.0	-33.3	9	26	-65.4
Proposals	8	6	6	33.3	33.3	19	15	26.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Alberta	**3,283**	**3,366**	**3,243**	**-2.5**	**1.2**	**13,208**	**12,609**	**4.8**
Bankruptcies	**1,182**	**1,302**	**1,278**	**-9.2**	**-7.5**	**5,111**	**5,238**	**-2.4**
Proposals	**2,101**	**2,064**	**1,965**	**1.8**	**6.9**	**8,097**	**7,371**	**9.8**
Lethbridge - Medicine Hat	225	236	293	-4.7	-23.2	984	1,134	-13.2
Bankruptcies	89	101	112	-11.9	-20.5	409	469	-12.8
Proposals	136	135	181	0.7	-24.9	575	665	-13.5
Camrose - Drumheller	129	157	133	-17.8	-3.0	573	587	-2.4
Bankruptcies	57	78	63	-26.9	-9.5	282	283	-0.4
Proposals	72	79	70	-8.9	2.9	291	304	-4.3
Calgary	1,248	1,287	1,237	-3.0	0.9	4,955	4,621	7.2
Bankruptcies	430	433	419	-0.7	2.6	1,696	1,689	0.4
Proposals	818	854	818	-4.2	0.0	3,259	2,932	11.2
Banff - Jasper - Rocky Mountain House	57	50	75	14.0	-24.0	255	266	-4.1
Bankruptcies	23	24	29	-4.2	-20.7	115	116	-0.9
Proposals	34	26	46	30.8	-26.1	140	150	-6.7
Red Deer	191	209	227	-8.6	-15.9	948	966	-1.9
Bankruptcies	77	94	102	-18.1	-24.5	383	378	1.3
Proposals	114	115	125	-0.9	-8.8	565	588	-3.9
Edmonton	1,180	1,158	996	1.9	18.5	4,377	3,849	13.7
Bankruptcies	398	442	420	-10.0	-5.2	1,710	1,699	0.6
Proposals	782	716	576	9.2	35.8	2,667	2,150	24.0
Athabasca - Grande Prairie - Peace River	139	203	208	-31.5	-33.2	761	843	-9.7
Bankruptcies	65	100	98	-35.0	-33.7	361	425	-15.1
Proposals	74	103	110	-28.2	-32.7	400	418	-4.3
Wood Buffalo - Cold Lake	115	68	72	69.1	59.7	357	340	5.0
Bankruptcies	44	31	34	41.9	29.4	156	177	-11.9
Proposals	71	37	38	91.9	86.8	201	163	23.3
British Columbia	**2,371**	**2,623**	**2,553**	**-9.6**	**-7.1**	**9,975**	**11,176**	**-10.7**
Bankruptcies	**939**	**1,159**	**1,095**	**-19.0**	**-14.2**	**4,230**	**4,990**	**-15.2**
Proposals	**1,432**	**1,464**	**1,458**	**-2.2**	**-1.8**	**5,745**	**6,186**	**-7.1**
Vancouver Island and Coast	463	525	545	-11.8	-15.0	2,054	2,488	-17.4
Bankruptcies	211	239	248	-11.7	-14.9	952	1,251	-23.9
Proposals	252	286	297	-11.9	-15.2	1,102	1,237	-10.9
Lower Mainland - Southwest	1,320	1,439	1,388	-8.3	-4.9	5,386	6,023	-10.6
Bankruptcies	491	590	537	-16.8	-8.6	2,098	2,388	-12.1
Proposals	829	849	851	-2.4	-2.6	3,288	3,635	-9.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Thompson - Okanagan	338	365	326	-7.4	3.7	1,393	1,442	-3.4
Bankruptcies	121	171	159	-29.2	-23.9	634	689	-8.0
Proposals	217	194	167	11.9	29.9	759	753	0.8
Kootenay	90	72	68	25.0	32.4	327	360	-9.2
Bankruptcies	43	39	36	10.3	19.4	163	213	-23.5
Proposals	47	33	32	42.4	46.9	164	147	11.6
Cariboo	94	127	140	-26.0	-32.9	472	550	-14.2
Bankruptcies	48	68	73	-29.4	-34.2	233	296	-21.3
Proposals	46	59	67	-22.0	-31.3	239	254	-5.9
North Coast	20	26	20	-23.1	0.0	85	66	28.8
Bankruptcies	8	16	10	-50.0	-20.0	39	41	-4.9
Proposals	12	10	10	20.0	20.0	46	25	84.0
Nechako	10	11	19	-9.1	-47.4	57	66	-13.6
Bankruptcies	4	9	5	-55.6	-20.0	37	34	8.8
Proposals	6	2	14	200.0	-57.1	20	32	-37.5
Northeast	34	58	47	-41.4	-27.7	200	180	11.1
Bankruptcies	12	27	27	-55.6	-55.6	74	78	-5.1
Proposals	22	31	20	-29.0	10.0	126	102	23.5
Northwest Territories	24	15	19	60.0	26.3	67	66	1.5
Bankruptcies	18	9	9	100.0	100.0	42	36	16.7
Proposals	6	6	10	0.0	-40.0	25	30	-16.7
Yukon	8	8	13	0.0	-38.5	33	51	-35.3
Bankruptcies	3	7	7	-57.1	-57.1	16	26	-38.5
Proposals	5	1	6	400.0	-16.7	17	25	-32.0
Nunavut	0	0	1	n/a	-100.0	2	10	-80.0
Bankruptcies	0	0	1	n/a	-100.0	0	4	-100.0
Proposals	0	0	0	n/a	n/a	2	6	-66.7

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Newfoundland and Labrador	**7**	**9**	**6**	**-22.2**	**16.7**	**36**	**25**	**44.0**
Bankruptcies	**6**	**8**	**5**	**-25.0**	**20.0**	**27**	**18**	**50.0**
Proposals	**1**	**1**	**1**	**0.0**	**0.0**	**9**	**7**	**28.6**
Avalon Peninsula	5	7	1	-28.6	400.0	25	18	38.9
Bankruptcies	5	6	0	-16.7	n/a	17	11	54.5
Proposals	0	1	1	-100.0	-100.0	8	7	14.3
South Coast - Burin Peninsula	0	1	1	-100.0	-100.0	4	1	300.0
Bankruptcies	0	1	1	-100.0	-100.0	4	1	300.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	1	1	1	0.0	0.0	4	1	300.0
Bankruptcies	1	1	1	0.0	0.0	4	1	300.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	1	0	3	n/a	-66.7	3	5	-40.0
Bankruptcies	0	0	3	n/a	-100.0	2	5	-60.0
Proposals	1	0	0	n/a	n/a	1	0	n/a
Prince Edward Island	**2**	**4**	**3**	**-50.0**	**-33.3**	**13**	**15**	**-13.3**
Bankruptcies	**2**	**2**	**3**	**0.0**	**-33.3**	**10**	**10**	**0.0**
Proposals	**0**	**2**	**0**	**-100.0**	**n/a**	**3**	**5**	**-40.0**
Nova Scotia	**17**	**13**	**19**	**30.8**	**-10.5**	**57**	**74**	**-23.0**
Bankruptcies	**14**	**12**	**17**	**16.7**	**-17.6**	**48**	**66**	**-27.3**
Proposals	**3**	**1**	**2**	**200.0**	**50.0**	**9**	**8**	**12.5**
Cape Breton	1	2	0	-50.0	n/a	3	6	-50.0
Bankruptcies	0	2	0	-100.0	n/a	2	4	-50.0
Proposals	1	0	0	n/a	n/a	1	2	-50.0
North Shore	1	1	2	0.0	-50.0	9	13	-30.8
Bankruptcies	1	0	2	n/a	-50.0	6	13	-53.8
Proposals	0	1	0	-100.0	n/a	3	0	n/a
Annapolis Valley	2	1	3	100.0	-33.3	6	8	-25.0
Bankruptcies	2	1	3	100.0	-33.3	6	8	-25.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Southern	1	2	2	-50.0	-50.0	13	6	116.7
Bankruptcies	1	2	2	-50.0	-50.0	11	5	120.0
Proposals	0	0	0	n/a	n/a	2	1	100.0
Halifax	12	7	10	71.4	20.0	26	39	-33.3
Bankruptcies	10	7	8	42.9	25.0	23	33	-30.3
Proposals	2	0	2	n/a	0.0	3	6	-50.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
New Brunswick	**6**	**23**	**14**	**-73.9**	**-57.1**	**50**	**67**	**-25.4**
Bankruptcies	**6**	**18**	**11**	**-66.7**	**-45.5**	**43**	**54**	**-20.4**
Proposals	**0**	**5**	**3**	**-100.0**	**-100.0**	**7**	**13**	**-46.2**
Campbellton - Miramichi	0	3	3	-100.0	-100.0	12	15	-20.0
Bankruptcies	0	2	1	-100.0	-100.0	10	12	-16.7
Proposals	0	1	2	-100.0	-100.0	2	3	-33.3
Moncton - Richibucto	2	4	6	-50.0	-66.7	12	21	-42.9
Bankruptcies	2	2	6	0.0	-66.7	9	19	-52.6
Proposals	0	2	0	-100.0	n/a	3	2	50.0
Saint John - St.Stephen	3	3	5	0.0	-40.0	10	13	-23.1
Bankruptcies	3	3	4	0.0	-25.0	10	10	0.0
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Fredericton - Oromocto	0	4	0	-100.0	n/a	6	4	50.0
Bankruptcies	0	3	0	-100.0	n/a	5	2	150.0
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
Edmundston - Woodstock	1	8	1	-87.5	0.0	9	12	-25.0
Bankruptcies	1	7	1	-85.7	0.0	8	9	-11.1
Proposals	0	1	0	-100.0	n/a	1	3	-66.7
Quebec	**440**	**545**	**477**	**-19.3**	**-7.8**	**2,056**	**2,252**	**-8.7**
Bankruptcies	**328**	**437**	**352**	**-24.9**	**-6.8**	**1,562**	**1,707**	**-8.5**
Proposals	**112**	**108**	**125**	**3.7**	**-10.4**	**494**	**545**	**-9.4**
Gaspésie - Îles-de-la-Madeleine	1	2	1	-50.0	0.0	13	13	0.0
Bankruptcies	1	2	1	-50.0	0.0	12	11	9.1
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Bas-Saint-Laurent	7	17	12	-58.8	-41.7	44	56	-21.4
Bankruptcies	7	13	10	-46.2	-30.0	35	42	-16.7
Proposals	0	4	2	-100.0	-100.0	9	14	-35.7
Capitale-Nationale	42	50	45	-16.0	-6.7	204	206	-1.0
Bankruptcies	36	40	32	-10.0	12.5	152	153	-0.7
Proposals	6	10	13	-40.0	-53.8	52	53	-1.9
Chaudière - Appalaches	20	29	16	-31.0	25.0	99	106	-6.6
Bankruptcies	18	28	12	-35.7	50.0	83	82	1.2
Proposals	2	1	4	100.0	-50.0	16	24	-33.3
Estrie	7	15	10	-53.3	-30.0	48	50	-4.0
Bankruptcies	7	15	9	-53.3	-22.2	40	41	-2.4
Proposals	0	0	1	n/a	-100.0	8	9	-11.1
Centre-du-Québec	11	7	8	57.1	37.5	58	50	16.0
Bankruptcies	11	2	5	450.0	120.0	38	39	-2.6
Proposals	0	5	3	-100.0	-100.0	20	11	81.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Montérégie	68	95	78	-28.4	-12.8	332	375	-11.5
Bankruptcies	52	75	63	-30.7	-17.5	258	297	-13.1
Proposals	16	20	15	-20.0	6.7	74	78	-5.1
Montréal	132	146	137	-9.6	-3.6	555	634	-12.5
Bankruptcies	90	111	102	-18.9	-11.8	408	462	-11.7
Proposals	42	35	35	20.0	20.0	147	172	-14.5
Laval	31	46	24	-32.6	29.2	131	121	8.3
Bankruptcies	19	39	15	-51.3	26.7	97	91	6.6
Proposals	12	7	9	71.4	33.3	34	30	13.3
Lanaudière	25	22	23	13.6	8.7	105	138	-23.9
Bankruptcies	16	19	15	-15.8	6.7	74	111	-33.3
Proposals	9	3	8	200.0	12.5	31	27	14.8
Laurentides	39	37	55	5.4	-29.1	175	207	-15.5
Bankruptcies	30	28	34	7.1	-11.8	132	145	-9.0
Proposals	9	9	21	0.0	-57.1	43	62	-30.6
Outaouais	11	17	22	-35.3	-50.0	67	89	-24.7
Bankruptcies	6	12	15	-50.0	-60.0	48	68	-29.4
Proposals	5	5	7	0.0	-28.6	19	21	-9.5
Abitibi - Témiscamingue	9	12	12	-25.0	-25.0	35	34	2.9
Bankruptcies	6	10	11	-40.0	-45.5	28	33	-15.2
Proposals	3	2	1	50.0	200.0	7	1	600.0
Mauricie	15	34	16	-55.9	-6.3	95	86	10.5
Bankruptcies	12	31	15	-61.3	-20.0	78	68	14.7
Proposals	3	3	1	0.0	200.0	17	18	-5.6
Saguenay - Lac-Saint-Jean	17	11	14	54.5	21.4	58	57	1.8
Bankruptcies	14	9	10	55.6	40.0	50	46	8.7
Proposals	3	2	4	50.0	-25.0	8	11	-27.3
Côte-Nord	3	4	2	-25.0	50.0	26	19	36.8
Bankruptcies	1	3	2	-66.7	-50.0	21	15	40.0
Proposals	2	1	0	100.0	n/a	5	4	25.0
Nord-du-Québec	0	0	1	n/a	-100.0	3	3	0.0
Bankruptcies	0	0	1	n/a	-100.0	3	3	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Ontario	215	210	217	2.4	-0.9	874	970	-9.9
Bankruptcies	157	158	167	-0.6	-6.0	635	730	-13.0
Proposals	58	52	50	11.5	16.0	239	240	-0.4
Ottawa	28	33	23	-15.2	21.7	117	94	24.5
Bankruptcies	21	25	20	-16.0	5.0	85	74	14.9
Proposals	7	8	3	-12.5	133.3	32	20	60.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Kingston - Pembroke	6	3	6	100.0	0.0	16	17	-5.9
Bankruptcies	5	3	4	66.7	25.0	15	13	15.4
Proposals	1	0	2	n/a	-50.0	1	4	-75.0
Muskoka - Kawarthas	1	6	2	-83.3	-50.0	15	12	25.0
Bankruptcies	0	4	1	-100.0	-100.0	11	9	22.2
Proposals	1	2	1	-50.0	0.0	4	3	33.3
Toronto	118	107	112	10.3	5.4	459	500	-8.2
Bankruptcies	81	82	89	-1.2	-9.0	327	380	-13.9
Proposals	37	25	23	48.0	60.9	132	120	10.0
Kitchener - Waterloo - Barrie	14	10	16	40.0	-12.5	53	75	-29.3
Bankruptcies	11	8	9	37.5	22.2	42	57	-26.3
Proposals	3	2	7	50.0	-57.1	11	18	-38.9
Hamilton - Niagara Peninsula	17	21	30	-19.0	-43.3	79	126	-37.3
Bankruptcies	15	16	27	-6.3	-44.4	63	104	-39.4
Proposals	2	5	3	-60.0	-33.3	16	22	-27.3
London	7	7	10	0.0	-30.0	42	41	2.4
Bankruptcies	6	3	5	100.0	20.0	24	27	-11.1
Proposals	1	4	5	-75.0	-80.0	18	14	28.6
Windsor - Sarnia	8	5	10	60.0	-20.0	34	42	-19.0
Bankruptcies	5	3	9	66.7	-44.4	25	32	-21.9
Proposals	3	2	1	50.0	200.0	9	10	-10.0
Stratford - Bruce Peninsula	5	3	2	66.7	150.0	17	14	21.4
Bankruptcies	4	3	1	33.3	300.0	15	8	87.5
Proposals	1	0	1	n/a	0.0	2	6	-66.7
Northeast	7	7	2	0.0	250.0	21	28	-25.0
Bankruptcies	6	6	0	0.0	n/a	15	17	-11.8
Proposals	1	1	2	0.0	-50.0	6	11	-45.5
Northwest	2	6	2	-66.7	0.0	14	12	16.7
Bankruptcies	2	4	2	-50.0	0.0	11	7	57.1
Proposals	0	2	0	-100.0	n/a	3	5	-40.0
Manitoba	**7**	**10**	**10**	**-30.0**	**-30.0**	**43**	**49**	**-12.2**
Bankruptcies	**4**	**9**	**9**	**-55.6**	**-55.6**	**32**	**36**	**-11.1**
Proposals	**3**	**1**	**1**	**200.0**	**200.0**	**11**	**13**	**-15.4**
Southeast	0	2	2	-100.0	-100.0	4	11	-63.6
Bankruptcies	0	2	1	-100.0	-100.0	4	9	-55.6
Proposals	0	0	1	n/a	-100.0	0	2	-100.0
South Central	1	0	0	n/a	n/a	2	8	-75.0
Bankruptcies	0	0	0	n/a	n/a	1	6	-83.3
Proposals	1	0	0	n/a	n/a	1	2	-50.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Southwest	2	0	4	n/a	-50.0	10	5	100.0
Bankruptcies	1	0	4	n/a	-75.0	4	5	-20.0
Proposals	1	0	0	n/a	n/a	6	0	n/a
North Central	0	2	0	-100.0	n/a	2	1	100.0
Bankruptcies	0	2	0	-100.0	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Winnipeg	2	4	4	-50.0	-50.0	17	19	-10.5
Bankruptcies	1	3	4	-66.7	-75.0	13	10	30.0
Proposals	1	1	0	0.0	n/a	4	9	-55.6
Interlake	0	2	0	-100.0	n/a	6	5	20.0
Bankruptcies	0	2	0	-100.0	n/a	6	5	20.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	2	0	0	n/a	n/a	2	0	n/a
Bankruptcies	2	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
North	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	**22**	**41**	**25**	**-46.3**	**-12.0**	**121**	**120**	**0.8**
Bankruptcies	**18**	**32**	**21**	**-43.8**	**-14.3**	**90**	**92**	**-2.2**
Proposals	**4**	**9**	**4**	**-55.6**	**0.0**	**31**	**28**	**10.7**
Regina - Moose Mountain	9	8	6	12.5	50.0	40	48	-16.7
Bankruptcies	5	5	5	0.0	0.0	24	36	-33.3
Proposals	4	3	1	33.3	300.0	16	12	33.3
Swift Current - Moose Jaw	1	10	5	-90.0	-80.0	20	11	81.8
Bankruptcies	1	6	4	-83.3	-75.0	13	8	62.5
Proposals	0	4	1	-100.0	-100.0	7	3	133.3
Saskatoon - Biggar	5	12	5	-58.3	0.0	28	31	-9.7
Bankruptcies	5	11	5	-54.5	0.0	24	23	4.3
Proposals	0	1	0	-100.0	n/a	4	8	-50.0
Yorkton - Melville	2	3	3	-33.3	-33.3	10	12	-16.7
Bankruptcies	2	2	3	0.0	-33.3	6	12	-50.0
Proposals	0	1	0	-100.0	n/a	4	0	n/a
Prince Albert	4	6	5	-33.3	-20.0	19	15	26.7
Bankruptcies	4	6	4	-33.3	0.0	19	12	58.3
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Northern	0	2	0	-100.0	n/a	2	0	n/a
Bankruptcies	0	2	0	-100.0	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Alberta	**48**	**60**	**35**	**-20.0**	**37.1**	**206**	**134**	**53.7**
Bankruptcies	**28**	**41**	**27**	**-31.7**	**3.7**	**140**	**100**	**40.0**
Proposals	**20**	**19**	**8**	**5.3**	**150.0**	**66**	**34**	**94.1**
Lethbridge - Medicine Hat	1	0	1	n/a	0.0	3	1	200.0
Bankruptcies	1	0	1	n/a	0.0	3	1	200.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Camrose - Drumheller	0	0	0	n/a	n/a	4	1	300.0
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	2	0	n/a
Calgary	19	32	18	-40.6	5.6	102	65	56.9
Bankruptcies	16	24	14	-33.3	14.3	72	53	35.8
Proposals	3	8	4	-62.5	-25.0	30	12	150.0
Banff - Jasper - Rocky Mountain House	0	0	0	n/a	n/a	1	2	-50.0
Bankruptcies	0	0	0	n/a	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Red Deer	0	1	1	-100.0	-100.0	4	7	-42.9
Bankruptcies	0	1	1	-100.0	-100.0	4	7	-42.9
Proposals	0	0	0	n/a	n/a	0	0	n/a
Edmonton	23	20	14	15.0	64.3	74	51	45.1
Bankruptcies	7	12	10	-41.7	-30.0	44	30	46.7
Proposals	16	8	4	100.0	300.0	30	21	42.9
Athabasca - Grande Prairie - Peace River	4	3	0	33.3	n/a	12	6	100.0
Bankruptcies	3	3	0	0.0	n/a	11	5	120.0
Proposals	1	0	0	n/a	n/a	1	1	0.0
Wood Buffalo - Cold Lake	1	3	2	-66.7	-50.0	5	2	150.0
Bankruptcies	1	1	1	0.0	0.0	3	1	200.0
Proposals	0	2	1	-100.0	-100.0	2	1	100.0
British Columbia	**26**	**37**	**42**	**-29.7**	**-38.1**	**159**	**229**	**-30.6**
Bankruptcies	**22**	**31**	**30**	**-29.0**	**-26.7**	**131**	**162**	**-19.1**
Proposals	**4**	**6**	**12**	**-33.3**	**-66.7**	**28**	**67**	**-58.2**
Vancouver Island and Coast	4	3	6	33.3	-33.3	17	39	-56.4
Bankruptcies	3	0	4	n/a	-25.0	10	29	-65.5
Proposals	1	3	2	-66.7	-50.0	7	10	-30.0
Lower Mainland - Southwest	18	28	28	-35.7	-35.7	115	137	-16.1
Bankruptcies	16	25	19	-36.0	-15.8	99	94	5.3
Proposals	2	3	9	-33.3	-77.8	16	43	-62.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Thompson - Okanagan	4	4	5	0.0	-20.0	15	38	-60.5
Bankruptcies	2	4	5	-50.0	-60.0	13	29	-55.2
Proposals	2	0	0	n/a	n/a	2	9	-77.8
Kootenay	0	0	0	n/a	n/a	4	1	300.0
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	2	0	n/a
Cariboo	1	2	1	-50.0	0.0	6	3	100.0
Bankruptcies	1	2	1	-50.0	0.0	6	2	200.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
North Coast	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	0	0	0	n/a	n/a	0	2	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	0	0	n/a	n/a	1	6	-83.3
Bankruptcies	0	0	0	n/a	n/a	0	3	-100.0
Proposals	0	0	0	n/a	n/a	1	3	-66.7
Northwest Territories	0	1	0	-100.0	n/a	1	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
St. John's	**N.L.**	**240**	**255**	**208**	**-5.9**	**15.4**	**960**	**829**	**15.8**
Bankruptcies		134	147	118	-8.8	13.6	549	501	9.6
Proposals		106	108	90	-1.9	17.8	411	328	25.3
Halifax	**N.S.**	**539**	**582**	**498**	**-7.4**	**8.2**	**2,127**	**2,004**	**6.1**
Bankruptcies		361	409	336	-11.7	7.4	1,457	1,433	1.7
Proposals		178	173	162	2.9	9.9	670	571	17.3
Moncton	**N.B.**	**226**	**255**	**236**	**-11.4**	**-4.2**	**980**	**893**	**9.7**
Bankruptcies		119	156	158	-23.7	-24.7	548	591	-7.3
Proposals		107	99	78	8.1	37.2	432	302	43.0
Saint John	**N.B.**	**232**	**225**	**188**	**3.1**	**23.4**	**821**	**763**	**7.6**
Bankruptcies		124	130	120	-4.6	3.3	453	496	-8.7
Proposals		108	95	68	13.7	58.8	368	267	37.8
Saguenay	**Que.**	**207**	**226**	**219**	**-8.4**	**-5.5**	**902**	**891**	**1.2**
Bankruptcies		124	137	126	-9.5	-1.6	529	498	6.2
Proposals		83	89	93	-6.7	-10.8	373	393	-5.1
Québec	**Que.**	**901**	**898**	**756**	**0.3**	**19.2**	**3,489**	**3,208**	**8.8**
Bankruptcies		522	540	452	-3.3	15.5	2,084	1,949	6.9
Proposals		379	358	304	5.9	24.7	1,405	1,259	11.6
Sherbrooke	**Que.**	**263**	**264**	**206**	**-0.4**	**27.7**	**1,052**	**972**	**8.2**
Bankruptcies		173	184	138	-6.0	25.4	696	653	6.6
Proposals		90	80	68	12.5	32.4	356	319	11.6
Trois-Rivières	**Que.**	**194**	**228**	**212**	**-14.9**	**-8.5**	**834**	**797**	**4.6**
Bankruptcies		133	158	141	-15.8	-5.7	571	546	4.6
Proposals		61	70	71	-12.9	-14.1	263	251	4.8
Montréal	**Que.**	**4,588**	**5,072**	**4,587**	**-9.5**	**0.0**	**19,047**	**19,361**	**-1.6**
Bankruptcies		2,411	2,689	2,451	-10.3	-1.6	9,920	10,377	-4.4
Proposals		2,177	2,383	2,136	-8.6	1.9	9,127	8,984	1.6
Ottawa - Gatineau	**Ont./ Que.**	**1,160**	**1,311**	**1,096**	**-11.5**	**5.8**	**4,742**	**4,489**	**5.6**
Bankruptcies		579	665	579	-12.9	0.0	2,387	2,400	-0.5
Proposals		581	646	517	-10.1	12.4	2,355	2,089	12.7
Kingston	**Ont.**	**131**	**111**	**112**	**18.0**	**17.0**	**466**	**454**	**2.6**
Bankruptcies		57	49	55	16.3	3.6	228	232	-1.7
Proposals		74	62	57	19.4	29.8	238	222	7.2
Peterborough	**Ont.**	**95**	**98**	**75**	**-3.1**	**26.7**	**344**	**342**	**0.6**
Bankruptcies		30	34	26	-11.8	15.4	132	139	-5.0
Proposals		65	64	49	1.6	32.7	212	203	4.4
Oshawa	**Ont.**	**252**	**248**	**234**	**1.6**	**7.7**	**1,021**	**999**	**2.2**
Bankruptcies		102	86	91	18.6	12.1	388	399	-2.8
Proposals		150	162	143	-7.4	4.9	633	600	5.5

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Toronto	**Ont.**	**3,560**	**3,907**	**3,368**	**-8.9**	**5.7**	**14,412**	**14,200**	**1.5**
Bankruptcies		1,213	1,445	1,194	-16.1	1.6	5,026	5,208	-3.5
Proposals		2,347	2,462	2,174	-4.7	8.0	9,386	8,992	4.4
Hamilton	**Ont.**	**438**	**439**	**454**	**-0.2**	**-3.5**	**1,761**	**2,015**	**-12.6**
Bankruptcies		175	183	206	-4.4	-15.0	739	849	-13.0
Proposals		263	256	248	2.7	6.0	1,022	1,166	-12.3
St. Catharines - Niagara	**Ont.**	**303**	**399**	**372**	**-24.1**	**-18.5**	**1,351**	**1,610**	**-16.1**
Bankruptcies		125	166	153	-24.7	-18.3	535	681	-21.4
Proposals		178	233	219	-23.6	-18.7	816	929	-12.2
Kitchener	**Ont.**	**354**	**355**	**313**	**-0.3**	**13.1**	**1,398**	**1,433**	**-2.4**
Bankruptcies		145	154	153	-5.8	-5.2	590	681	-13.4
Proposals		209	201	160	4.0	30.6	808	752	7.4
Brantford	**Ont.**	**83**	**97**	**86**	**-14.4**	**-3.5**	**390**	**406**	**-3.9**
Bankruptcies		24	39	35	-38.5	-31.4	150	180	-16.7
Proposals		59	58	51	1.7	15.7	240	226	6.2
Guelph	**Ont.**	**84**	**80**	**68**	**5.0**	**23.5**	**352**	**306**	**15.0**
Bankruptcies		30	37	31	-18.9	-3.2	157	129	21.7
Proposals		54	43	37	25.6	45.9	195	177	10.2
London	**Ont.**	**438**	**447**	**461**	**-2.0**	**-5.0**	**1,832**	**1,937**	**-5.4**
Bankruptcies		180	179	204	0.6	-11.8	790	841	-6.1
Proposals		258	268	257	-3.7	0.4	1,042	1,096	-4.9
Windsor	**Ont.**	**263**	**261**	**236**	**0.8**	**11.4**	**1,022**	**1,029**	**-0.7**
Bankruptcies		105	130	98	-19.2	7.1	448	469	-4.5
Proposals		158	131	138	20.6	14.5	574	560	2.5
Barrie	**Ont.**	**179**	**213**	**163**	**-16.0**	**9.8**	**710**	**725**	**-2.1**
Bankruptcies		74	80	72	-7.5	2.8	281	323	-13.0
Proposals		105	133	91	-21.1	15.4	429	402	6.7
Greater Sudbury	**Ont.**	**238**	**253**	**225**	**-5.9**	**5.8**	**946**	**834**	**13.4**
Bankruptcies		95	89	113	6.7	-15.9	392	402	-2.5
Proposals		143	164	112	-12.8	27.7	554	432	28.2
Thunder Bay	**Ont.**	**83**	**78**	**85**	**6.4**	**-2.4**	**325**	**334**	**-2.7**
Bankruptcies		45	49	50	-8.2	-10.0	185	201	-8.0
Proposals		38	29	35	31.0	8.6	140	133	5.3
Winnipeg	**Man.**	**407**	**416**	**379**	**-2.2**	**7.4**	**1,652**	**1,531**	**7.9**
Bankruptcies		224	214	231	4.7	-3.0	856	878	-2.5
Proposals		183	202	148	-9.4	23.6	796	653	21.9
Regina	**Sask.**	**181**	**198**	**177**	**-8.6**	**2.3**	**785**	**614**	**27.9**
Bankruptcies		45	87	55	-48.3	-18.2	256	231	10.8
Proposals		136	111	122	22.5	11.5	529	383	38.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Saskatoon	**Sask.**	**230**	**265**	**190**	**-13.2**	**21.1**	**866**	**707**	**22.5**
Bankruptcies		98	134	88	-26.9	11.4	420	347	21.0
Proposals		132	131	102	0.8	29.4	446	360	23.9
Calgary	**Alta.**	**1,131**	**1,166**	**1,003**	**-3.0**	**12.8**	**4,395**	**3,811**	**15.3**
Bankruptcies		383	385	346	-0.5	10.7	1,476	1,404	5.1
Proposals		748	781	657	-4.2	13.9	2,919	2,407	21.3
Edmonton	**Alta.**	**1,110**	**1,085**	**845**	**2.3**	**31.4**	**4,024**	**3,319**	**21.2**
Bankruptcies		376	414	362	-9.2	3.9	1,566	1,472	6.4
Proposals		734	671	483	9.4	52.0	2,458	1,847	33.1
Kelowna	**B.C.**	**125**	**139**	**109**	**-10.1**	**14.7**	**512**	**493**	**3.9**
Bankruptcies		39	61	50	-36.1	-22.0	223	227	-1.8
Proposals		86	78	59	10.3	45.8	289	266	8.6
Abbotsford	**B.C.**	**99**	**106**	**114**	**-6.6**	**-13.2**	**365**	**457**	**-20.1**
Bankruptcies		48	44	46	9.1	4.3	155	191	-18.8
Proposals		51	62	68	-17.7	-25.0	210	266	-21.1
Vancouver	**B.C.**	**1,115**	**1,201**	**1,096**	**-7.2**	**1.7**	**4,492**	**4,734**	**-5.1**
Bankruptcies		395	469	410	-15.8	-3.7	1,687	1,839	-8.3
Proposals		720	732	686	-1.6	5.0	2,805	2,895	-3.1
Victoria	**B.C.**	**212**	**253**	**234**	**-16.2**	**-9.4**	**949**	**1,109**	**-14.4**
Bankruptcies		79	92	83	-14.1	-4.8	356	465	-23.4
Proposals		133	161	151	-17.4	-11.9	593	644	-7.9

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
St. John's	**N.L.**	**5**	**7**	**0**	**-28.6**	**n/a**	**24**	**15**	**60.0**
Bankruptcies		5	6	0	-16.7	n/a	16	9	77.8
Proposals		0	1	0	-100.0	n/a	8	6	33.3
Halifax	**N.S.**	**11**	**8**	**8**	**37.5**	**37.5**	**26**	**37**	**-29.7**
Bankruptcies		9	8	7	12.5	28.6	23	32	-28.1
Proposals		2	0	1	n/a	100.0	3	5	-40.0
Moncton	**N.B.**	**1**	**3**	**5**	**-66.7**	**-80.0**	**9**	**15**	**-40.0**
Bankruptcies		1	1	5	0.0	-80.0	6	14	-57.1
Proposals		0	2	0	-100.0	n/a	3	1	200.0
Saint John	**N.B.**	**3**	**2**	**5**	**50.0**	**-40.0**	**8**	**10**	**-20.0**
Bankruptcies		3	2	4	50.0	-25.0	8	7	14.3
Proposals		0	0	1	n/a	-100.0	0	3	-100.0
Saguenay	**Que.**	**7**	**6**	**8**	**16.7**	**-12.5**	**27**	**29**	**-6.9**
Bankruptcies		4	6	5	-33.3	-20.0	23	22	4.5
Proposals		3	0	3	n/a	0.0	4	7	-42.9
Québec	**Que.**	**47**	**55**	**42**	**-14.5**	**11.9**	**229**	**215**	**6.5**
Bankruptcies		42	45	28	-6.7	50.0	179	154	16.2
Proposals		5	10	14	-50.0	-64.3	50	61	-18.0
Sherbrooke	**Que.**	**6**	**12**	**6**	**-50.0**	**0.0**	**33**	**31**	**6.5**
Bankruptcies		6	12	5	-50.0	20.0	28	26	7.7
Proposals		0	0	1	n/a	-100.0	5	5	0.0
Trois-Rivières	**Que.**	**11**	**17**	**8**	**-35.3**	**37.5**	**57**	**52**	**9.6**
Bankruptcies		9	17	8	-47.1	12.5	48	39	23.1
Proposals		2	0	0	n/a	n/a	9	13	-30.8
Montréal	**Que.**	**247**	**294**	**232**	**-16.0**	**6.5**	**1,069**	**1,122**	**-4.8**
Bankruptcies		169	231	168	-26.8	0.6	792	823	-3.8
Proposals		78	63	64	23.8	21.9	276	299	-7.7
Ottawa - Gatineau	**Ont./ Que.**	**26**	**42**	**31**	**-38.1**	**-16.1**	**145**	**141**	**2.8**
Bankruptcies		16	31	24	-48.4	-33.3	102	109	-6.4
Proposals		10	11	7	-9.1	42.9	43	32	34.4
Kingston	**Ont.**	**2**	**0**	**3**	**n/a**	**-33.3**	**3**	**6**	**-50.0**
Bankruptcies		1	0	3	n/a	-66.7	2	6	-66.7
Proposals		1	0	0	n/a	n/a	1	0	n/a
Peterborough	**Ont.**	**0**	**3**	**1**	**-100.0**	**-100.0**	**6**	**3**	**100.0**
Bankruptcies		0	1	0	-100.0	n/a	3	1	200.0
Proposals		0	2	1	-100.0	-100.0	3	2	50.0
Oshawa	**Ont.**	**7**	**3**	**10**	**133.3**	**-30.0**	**20**	**28**	**-28.6**
Bankruptcies		4	3	8	33.3	-50.0	16	22	-27.3
Proposals		3	0	2	n/a	50.0	4	6	-33.3

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Toronto	**Ont.**	**106**	**103**	**98**	**2.9**	**8.2**	**419**	**443**	**-5.4**
Bankruptcies		74	78	78	-5.1	-5.1	298	335	-11.0
Proposals		32	25	20	28.0	60.0	121	108	12.0
Hamilton	**Ont.**	**10**	**11**	**16**	**-9.1**	**-37.5**	**44**	**61**	**-27.9**
Bankruptcies		9	7	14	28.6	-35.7	34	48	-29.2
Proposals		1	4	2	-75.0	-50.0	10	13	-23.1
St. Catharines - Niagara	**Ont.**	**4**	**7**	**9**	**-42.9**	**-55.6**	**18**	**35**	**-48.6**
Bankruptcies		3	6	9	-50.0	-66.7	15	31	-51.6
Proposals		1	1	0	0.0	n/a	3	4	-25.0
Kitchener	**Ont.**	**4**	**2**	**5**	**100.0**	**-20.0**	**20**	**25**	**-20.0**
Bankruptcies		4	1	4	300.0	0.0	15	21	-28.6
Proposals		0	1	1	-100.0	-100.0	5	4	25.0
Brantford	**Ont.**	**2**	**2**	**3**	**0.0**	**-33.3**	**13**	**15**	**-13.3**
Bankruptcies		2	2	2	0.0	0.0	10	12	-16.7
Proposals		0	0	1	n/a	-100.0	3	3	0.0
Guelph	**Ont.**	**2**	**2**	**1**	**0.0**	**100.0**	**5**	**4**	**25.0**
Bankruptcies		2	2	1	0.0	100.0	5	3	66.7
Proposals		0	0	0	n/a	n/a	0	1	-100.0
London	**Ont.**	**4**	**6**	**10**	**-33.3**	**-60.0**	**30**	**31**	**-3.2**
Bankruptcies		3	3	5	0.0	-40.0	17	20	-15.0
Proposals		1	3	5	-66.7	-80.0	13	11	18.2
Windsor	**Ont.**	**5**	**3**	**9**	**66.7**	**-44.4**	**23**	**28**	**-17.9**
Bankruptcies		3	2	8	50.0	-62.5	17	22	-22.7
Proposals		2	1	1	100.0	100.0	6	6	0.0
Barrie	**Ont.**	**2**	**3**	**3**	**-33.3**	**-33.3**	**11**	**16**	**-31.3**
Bankruptcies		1	3	0	-66.7	n/a	10	10	0.0
Proposals		1	0	3	n/a	-66.7	1	6	-83.3
Greater Sudbury	**Ont.**	**0**	**1**	**1**	**-100.0**	**-100.0**	**3**	**5**	**-40.0**
Bankruptcies		0	0	0	n/a	n/a	1	1	0.0
Proposals		0	1	1	-100.0	-100.0	2	4	-50.0
Thunder Bay	**Ont.**	**1**	**1**	**1**	**0.0**	**0.0**	**6**	**10**	**-40.0**
Bankruptcies		1	1	1	0.0	0.0	5	5	0.0
Proposals		0	0	0	n/a	n/a	1	5	-80.0
Winnipeg	**Man.**	**2**	**5**	**3**	**-60.0**	**-33.3**	**18**	**22**	**-18.2**
Bankruptcies		1	4	3	-75.0	-66.7	14	12	16.7
Proposals		1	1	0	0.0	n/a	4	10	-60.0
Regina	**Sask.**	**7**	**4**	**4**	**75.0**	**75.0**	**29**	**33**	**-12.1**
Bankruptcies		3	1	3	200.0	0.0	15	25	-40.0
Proposals		4	3	1	33.3	300.0	14	8	75.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2017	Q2 2017	Q3 2016	Q2 2017 to Q3 2017	Q3 2016 to Q3 2017	09-30-2017	09-30-2016	% Change
Saskatoon	**Sask.**	**4**	**11**	**3**	**-63.6**	**33.3**	**23**	**25**	**-8.0**
Bankruptcies		4	10	3	-60.0	33.3	20	18	11.1
Proposals		0	1	0	-100.0	n/a	3	7	-57.1
Calgary	**Alta.**	**18**	**30**	**17**	**-40.0**	**5.9**	**93**	**59**	**57.6**
Bankruptcies		15	22	13	-31.8	15.4	65	47	38.3
Proposals		3	8	4	-62.5	-25.0	28	12	133.3
Edmonton	**Alta.**	**23**	**19**	**11**	**21.1**	**109.1**	**70**	**44**	**59.1**
Bankruptcies		7	11	9	-36.4	-22.2	41	27	51.9
Proposals		16	8	2	100.0	700.0	29	17	70.6
Kelowna	**B.C.**	**2**	**1**	**1**	**100.0**	**100.0**	**8**	**14**	**-42.9**
Bankruptcies		1	1	1	0.0	0.0	7	11	-36.4
Proposals		1	0	0	n/a	n/a	1	3	-66.7
Abbotsford	**B.C.**	**4**	**1**	**0**	**300.0**	**n/a**	**6**	**8**	**-25.0**
Bankruptcies		4	1	0	300.0	n/a	6	5	20.0
Proposals		0	0	0	n/a	n/a	0	3	-100.0
Vancouver	**B.C.**	**13**	**26**	**26**	**-50.0**	**-50.0**	**102**	**99**	**3.0**
Bankruptcies		11	23	18	-52.2	-38.9	88	68	29.4
Proposals		2	3	8	-33.3	-75.0	14	31	-54.8
Victoria	**B.C.**	**1**	**1**	**2**	**0.0**	**-50.0**	**10**	**19**	**-47.4**
Bankruptcies		1	0	1	n/a	0.0	7	14	-50.0
Proposals		0	1	1	-100.0	-100.0	3	5	-40.0